

**Information to identify the case:**

Debtor 1	<u>Michael J. Hreha</u>	Social Security number or ITIN	xxx-xx-9658
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Denise M. Hreha</u>	Social Security number or ITIN	xxx-xx-0301
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-25982-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Hreha

Denise M. Hreha

11/4/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael J. Hreha  
 Denise M. Hreha  
 Debtors

Case No. 14-25982-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 53

Date Rcvd: Nov 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2019.

db/jdb +Michael J. Hreha, Denise M. Hreha, 85 Lorelei Drive, Howell, NJ 07731-2846  
 515012739 +American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183  
 514965120 +American Education Services/AES, PO Box 2461, Harrisburg, PA 17105-2461  
 515090894 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 515166511 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514965129 +Cenlar, Central Loan Administration Reporting, PO Box 77404, Ewing, NJ 08628-6404  
 514982509 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)  
 514965137 +Exxon Mobil/Citibank, PO Box 688940, Des Moines, IA 50368-8940  
 514968738 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 514965145 +PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066  
 514965146 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 514965147 +Police & Fireman's Retirement System, Powers Kirn LLC, 728 Marne Highway 200, Moorestown, NJ 08057-3128  
 514965148 +Police and Fireman's Retirement System, Board of Trustees, Powers Kirn LLC, 728 Marne Highway 200, Moorestown, NJ 08057-3128  
 515050829 +Police and Firemen's System Board of Trustees, by its Administrative Agent, NJHMF, c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ 08618-1430  
 515052570 +Police and Firemens System Bd, Att: Powers & Kirn, POB 848, Moorestown, NJ 08057-0848

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 05 2019 00:26:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 05 2019 00:26:00 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514965122 EDI: BANKAMER2.COM Nov 05 2019 04:48:00 Bank of America, PO Box 15726, Wilmington, DE 19886  
 514965125 EDI: BANKAMER.COM Nov 05 2019 04:48:00 Bank of America, PO Box 15019, Wilmington, DE 19886  
 514965123 +EDI: BANKAMER.COM Nov 05 2019 04:48:00 Bank of America, PO Box 5170, Simi Valley, CA 93062-5170  
 514965124 +EDI: BANKAMER.COM Nov 05 2019 04:48:00 Bank of America, PO Box 15222, Wilmington, DE 19886-5222  
 514965126 +EDI: TSYS2.COM Nov 05 2019 04:48:00 Barclays Bank, PO Box 13337, Philadelphia, PA 19101-3337  
 514965131 EDI: CITICORP.COM Nov 05 2019 04:48:00 Citi Cards, PO Box 183113, Columbus, OH 43218  
 514965127 +EDI: CAPITALONE.COM Nov 05 2019 04:48:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
 514965128 +EDI: CAPITALONE.COM Nov 05 2019 04:48:00 Capital One Services, PO Box 30285, Salt Lake City, UT 84130-0285  
 515102285 EDI: BL-BECKET.COM Nov 05 2019 04:48:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514965130 +EDI: CITICORP.COM Nov 05 2019 04:48:00 Children's Place/Citibank, POB 6497, Sioux Falls, SD 57117-6497  
 515147707 +EDI: CITICORP.COM Nov 05 2019 04:48:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 514965132 +EDI: WFNNB.COM Nov 05 2019 04:48:00 Comenity Bank-Fashion Bug, PO Box 659728, San Antonio, TX 78265-9728  
 514965133 +EDI: WFNNB.COM Nov 05 2019 04:48:00 Comenity Bank-New York & Co, PO Box 659728, San Antonio, TX 78265-9728  
 514965134 +EDI: WFNNB.COM Nov 05 2019 04:48:00 Comenity Bank/Fashion Bug, PO Box 182125, Columbus, OH 43218-2125  
 514965135 +EDI: WFNNB.COM Nov 05 2019 04:48:00 Comenity Bank/New York & Co, PO Box 182125, Columbus, OH 43218-2125  
 514965136 +E-mail/PDF: DellBKNotifications@resurgent.com Nov 05 2019 00:35:06 Dell Financial Services/WebBank, PO Box 6403, Carol Stream, IL 60197-6403  
 515812895 EDI: ECMC.COM Nov 05 2019 04:48:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 515812896 EDI: ECMC.COM Nov 05 2019 04:48:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 514965138 +EDI: RMSC.COM Nov 05 2019 04:48:00 GECRB/Old Navy, PO Box 103104, Roswell, GA 30076-9104  
 514965139 +EDI: RMSC.COM Nov 05 2019 04:48:00 GECRB/Sams Club, PO Box 103104, Roswell, GA 30076-9104  
 514965141 +EDI: RMSC.COM Nov 05 2019 04:48:00 GECRB/TYDC, PO Box 103104, Roswell, GA 30076-9104  
 514965140 +EDI: RMSC.COM Nov 05 2019 04:48:00 GECRB/Toys R Us, PO Box 103104, Roswell, GA 30076-9104  
 514965142 EDI: CITICORP.COM Nov 05 2019 04:48:00 Goodyear Credit Card Plan/Citibank, PO Box 9025, Des Moines, IA 50368

District/off: 0312-3

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Form ID: 3180W

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Total Noticed: 53

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514965143 +E-mail/Text: bncnotices@becket-lee.com Nov 05 2019 00:25:10  
Kohl's Department Store/Capital One Bank, PO Box 2983, Milwaukee, WI 53201-2983  
515033178 E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 05 2019 00:33:20 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
514965144 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 05 2019 00:33:59 Merrick Bank,  
PO Box 23356, Pittsburgh, PA 15222-6356  
515159807 EDI: PRA.COM Nov 05 2019 04:48:00 Portfolio Recovery Associates, LLC,  
c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
515178656 EDI: PRA.COM Nov 05 2019 04:48:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil,  
POB 41067, Norfolk VA 23541  
515193741 EDI: PRA.COM Nov 05 2019 04:48:00 Portfolio Recovery Associates, LLC,  
c/o TOYS "R"US Credit Card, POB 41067, Norfolk VA 23541  
515082129 EDI: Q3G.COM Nov 05 2019 04:48:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
516360199 EDI: Q3G.COM Nov 05 2019 04:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
515177784 EDI: RMSC.COM Nov 05 2019 04:48:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
514965149 EDI: TFSR.COM Nov 05 2019 04:48:00 Toyota Financial Services, PO Box 17187,  
Baltimore, MD 21297  
514989031 EDI: TFSR.COM Nov 05 2019 04:48:00 Toyota Lease Trust, PO Box 8026,  
Cedar Rapids, Iowa 52408-8026  
516792464 EDI: ECAST.COM Nov 05 2019 04:48:00 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262  
515172686 EDI: ECAST.COM Nov 05 2019 04:48:00 eCAST Settlement Corporation, assignee,  
of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262  
TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
515179995\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc,  
POB 41067, Norfolk VA 23541)  
515172687\* eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262,  
New York, NY 10087-9262  
514965121 ##+Aurora Financial Group, PO Box 288, Marlton, NJ 08053-0288  
TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 06, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 4, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian E Caine on behalf of Creditor BANK OF AMERICA, N.A. bcaine@parkermccay.com,  
BKcourtntices@parkermccay.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joseph I. Windman on behalf of Debtor Michael J. Hreha jwindman@aol.com  
Joseph I. Windman on behalf of Joint Debtor Denise M. Hreha jwindman@aol.com  
William M. E. Powers, III on behalf of Creditor Cenlar FSB, servicing agent for creditor  
Police and Firemen's System Board of Trustees by its Administrative Agent New Jersey Housing and  
Mortgage Finance Agency ecf@powerskirn.com  
William M.E. Powers on behalf of Creditor Cenlar FSB, servicing agent for creditor Police and  
Firemen's System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage  
Finance Agency ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Cenlar FSB, servicing agent for creditor  
Police and Firemen's System Board of Trustees by its Administrative Agent New Jersey Housing and  
Mortgage Finance Agency ecf@powerskirn.com

TOTAL: 11